

Information to identify the case:

Debtor 1

Sandra J. May

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5789

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-27812-JNP

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sandra J. May
aka Sandra Joyce May, dba Shaybry
Enterprises, LLC t/a Bounce U

8/15/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sandra J. May
Debtor

Case No. 19-27812-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 15, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2023:

Recip ID	Recipient Name and Address
db	+ Sandra J. May, 9 Brandywine Court, Egg Harbor Township, NJ 08234-4882
cr	+ CONSUMER DEPARTMENT PNC BANK, NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND, OH 44101-4982
cr	+ JERSEY SHORE FEDERAL CREDIT UNION, c/o Saldutti Law Group, 800 North Kings Highway Suite 300, Cherry Hill, NJ 08034-1511
r	+ James Chiodetti, Kershaw Realty, 8107 Ridge Ave, Philadelphia, PA 19128-2901
cr	+ McCormick 105, LLC, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205, Mount Laurel, NJ 08054-2200
cr	+ McCormick 106, LLC, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205, Mount Laurel, NJ 08054-2200
518465772	Bacharach Institute Rehab, 61 West Jimmie Leeds Road, PO Box 723, Pomona, NJ 08240-0723
518465775	Bayfront Emergency Physicians, c/o Credit Bureau of Lancaster County, PO Box 1271, Lancaster, PA 17608-1271
518465776	Carowinds, 300 Carowinds Boulevard, Charlotte, NC 28273
518465779	+ Fedloan Servicing, PO BOX 60610, Harrisburg, PA 17106-0610
518465780	Infections Limited East, P.C., 2106 New Road, Suite F1, Linwood, NJ 08221-1053
518593796	+ Jersey Shore Federal Credit Union, c/o Saldutti Law Group, 800 Kings Highway N., Suite 300, Cherry Hill, NJ 08034-1511
518465782	+ Jersey Shore Federal Credit Union, Hamilton Mall, 4403 Black Horse Pike #2075, Mays Landing, NJ 08330-3178
518465783	Labcorp Holdings, PO Box 2240, Burlington, NC 27216-2240
518465784	+ Laurel J. Lawson, MSW, 2307 West Cone Blvd., #208, Greensboro, NC 27408-4065
518465787	+ McCormick 105, LLC, PO Box 1611, Cockeysville, MD 21030-7611
518465786	+ McCormick 105, LLC, c/o BSI Financial Services, 11350 McCormick Road, Suite 902, Hunt Valley, MD 21031-1002
518465785	+ McCormick 105, LLC, JSDC Law Offices, Kimberly Bonner, Esq., 11 East Chocolate Avenue, Suite 300, Hershey, PA 17033-1320
518465789	+ McCormick 106, LLC, c/o Dembo, Brown & Burns, 1300 Route 73, Suite 205, Mount Laurel, NJ 08054-2200
518465788	+ McCormick 106, LLC, 11350 McCormick Road, Suite 902, Hunt Valley, MD 21031-1002
518477087	+ PNC Bank, National Association, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518465791	+ Precision Oral Surgery, LLC, Dental Specialty Ctr of Willingboro, 215 Sunset Road, Suite 308, Willingboro, NJ 08046-1108
518521772	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272
518465792	+ Samuel Krantz, Esquire, 450 Bay Avenue, Somers Point, NJ 08244-2656
518465794	Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972
518465795	State of New Jersey, Division of Taxation, Federal/NJ State Offset Program, PO Box 283, Trenton, NJ 08646-0283
518465797	+ Utilities Employees FCU, PO Box 14864, 11 Meridian Boulevard, Reading, PA 19610-3200

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 15 2023 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 15 2023 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518465770	Email/PDF: bncnotices@becket-lee.com	Aug 15 2023 20:48:04	American Express, PO Box 981537, El Paso, TX 79998-1537
518465771	Email/PDF: bncnotices@becket-lee.com	Aug 15 2023 21:05:21	American Express, PO Box 1270, Newark, NJ 07101-1270
518511922	Email/PDF: bncnotices@becket-lee.com		

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		Aug 15 2023 21:05:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518582374	Email/PDF: resurgentbknofications@resurgent.com	Aug 15 2023 21:03:06	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518465773	EDI: TSYS2	Aug 16 2023 00:24:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
518465774	Email/Text: bankruptcydepartment@tsico.com	Aug 15 2023 20:47:00	Bayfront Emergency Physicians, c/o Transworld Systems, Inc., PO Box 15520, Wilmington, DE 19850-5520
518465777	+ Email/Text: megan.harper@phila.gov	Aug 15 2023 20:47:00	City of Philadelphia, Department of Revenue, 1401 John F. Kennedy Boulevard, Philadelphia, PA 19102-1697
518465778	EDI: WFNNB.COM	Aug 16 2023 00:24:00	Comenity Bank/Lane Bryant, PO Box 659728, San Antonio, TX 78265-9728
518465781	EDI: IRS.COM	Aug 16 2023 00:24:00	IRS, Department of the Treasury, Cincinnati, OH 45999-0025
518568518	EDI: JEFFERSONCAP.COM	Aug 16 2023 00:24:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518465790	Email/Text: Bankruptcy.Notices@pnc.com	Aug 15 2023 20:45:00	PNC Bank, N.A., PO Box 5570, Cleveland, OH 44101-0570
518603578	Email/Text: Bankruptcy.Notices@pnc.com	Aug 15 2023 20:45:00	PNC Bank, National Association, P.O. Box 94982, Cleveland OH 44101
518581581	EDI: PRA.COM	Aug 16 2023 00:24:00	Portfolio Recovery Associates, LLC, c/o Wyndham, POB 41067, Norfolk VA 23541
518576947	EDI: Q3G.COM	Aug 16 2023 00:24:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518556742	Email/Text: paula.tilley@nrsagency.com	Aug 15 2023 20:44:00	SHORE MEDICAL CENTER, C/O NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND, TN 37320-8005
518465793	+ Email/Text: paula.tilley@nrsagency.com	Aug 15 2023 20:44:00	Shore Medical Center, c/o Nationwide Recovery Service, 545 West Inman Street, Cleveland, TN 37311-1768
518465796	EDI: RMSC.COM	Aug 16 2023 00:24:00	Syncb/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
518468245	+ EDI: RMSC.COM	Aug 16 2023 00:24:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518515172	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518503131	*+	Internal Revenue Service, P.O. Box 7317, Philadelphia PA 19101-7317
518503130	*	Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2023 at the address(es) listed below:

Name	Email Address
Christian Del Toro	on behalf of Creditor PNC Bank National Association cdeltoro@cdeltorolaw.com, bky@martonelaw.com
Christian Del Toro	on behalf of Creditor CONSUMER DEPARTMENT PNC BANK NATIONAL ASSOCIATION cdeltoro@cdeltorolaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Defendant Sandra J. May mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Frank J Martone	on behalf of Creditor CONSUMER DEPARTMENT PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmil@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Attorney Eric J. Clayman mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Debtor Sandra J. May mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Kevin Gordon McDonald	on behalf of Creditor PNC Bank National Association kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kyle Francis Eingorn	on behalf of Creditor McCormick 106 LLC keingorn@dbblegal.com
Kyle Francis Eingorn	on behalf of Creditor McCormick 105 LLC keingorn@dbblegal.com
Kyle Francis Eingorn	on behalf of Plaintiff McCormick 106 LLC keingorn@dbblegal.com
Michael E. Brown	on behalf of Creditor McCormick 106 LLC mbrown@dbblegal.com
Michael E. Brown	on behalf of Creditor McCormick 105 LLC mbrown@dbblegal.com
Rebecca K. McDowell	on behalf of Creditor JERSEY SHORE FEDERAL CREDIT UNION rmcdowell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18